#### NOTED LABOR LEADER WILL SPEAK HERE

President Samuel Gompers, of American Federation, at Academy To-morrow Evening.

demy 10-morrow Evening.

Mr. Sameul Gompers, who will deliver an address at the Academy to-morrow night is president of the American Federation of Labor, an organization numbering 2,000,000-members. He is, perhaps, more conversant with the conditions of labor than any man in the country. He has traveleed extensively in different sections of the world, and is in a position to give much accurate information as to the conditions in different sections, The Committee of Arrangements have made every preparation for the accommodation of the public at the Academy to-morrow night. There are no admission tickets, but the hall will be thrown open to the public, and a cordial invitation fe extended to citizens generally to be present. A number of prominent citizens,

he will deliver an address at night,

#### GAS WAS FATAL.

Miss Johnson Dies as the Result of Asphyxiation.

V. C. Johnson, of Chase City, br Mr. V. C. Jonnson, of Chase City, Oro-ther to the ladies, was with his sister when she died. The body will be taken to the family burying ground in Louisa county, near Trevillans.

Mrs. Omohondro is an inmate of the Home for Needy Confederate Women, No. 3 East Grace Street, Her sister was

Supreme Court to Convene.

Making a Hard Fight.

Making a Hard Fight.

The case of Watkins vs. Robertson is still beng tried in the Chancery Court, and will probably consume several days of this week. Both, the parties to the proceeding are members of the Watkins-Cottrell Hardware Company, and the suit involves a majority of the stock of the concern. Lawyers on both sides are fighting hard for their clients, and some of the witnesses have been kept on the stand for hours under sharp cross-exstand for hours under sharp cross-ex-

dressed by Dr. George J. Fisher, of Brook-lyn, N. Y., physical director of the Brook-lyn Association, physician and leading physical director of the United States. Dr. Fisher is a man of strong personal magnetism, a clear cut and impressive speaker, His theme will be "Manly Re-ligion," a thing that strong men would like to hear about.

Will Reopen the Powhatan.

"Baby Nose" Arrested.

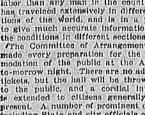
Tom Robinson, alias "Baby Nose," a negro well known to the police, was arrested last night by Sergeant Barfoot, charged with breaking into the bar of P. Bonini No. 817 East Marshall Street, and stenling Fulcher whiskey, "Baby Nose" won his sonbrighet fro inthe small and infantile shape of his nose. His name is written in many places on the police record.



Sterilized and packed in an air-tight antiseptic container. The fact that we handle nothing but the best and grounds is a guarantee that anything we offer you, though it be at very low price, is genuine and of the best quality.

L. Wagner Drug Co. Sixth and Broad Sts.

The All-Night Drug Store



is extended to citizens generally to be present. A number of prominent citizens, including State and city officials and employes, have been invited to occupy seats and the rostrum.

Mr. Gompors will arrive in the city Monday at 2:05 P. M., and will be met at the depot by Messrs, J. M. Ryall and W. H. Mullen and escorted to the Richmond Hotel. He will visit the most prominent places of interest in the city, especially President avis's section in Hollywood. Mr. Gomp rs will leave the cially President avis's section in wwood, Mr. Gomp rs will leave the Tuesday at noon for Norfolk, where

Suit of Asphyxiation.

Miss Kittle Johnson, who, together with her sister, Mrs. Lizzle Omohondro, was found Friday morning in an unconscious condition from inhaling gas, died on yesterday evening shortly after 6 o'clock from the effects of gas poison. Mrs. Omohondro will recover.

The gas that proved fatal to Miss Johnson entered the bod-room through an unused flue, which connected with the cellar, in which there was a defective gas stove.

visiting her there when the fatal accident occurred.

Supreme Court to Convene.

The Supreme Court of Appeals of Virginia will convene in this city next Tuesday for a term of about six weeks. It is expected that the opening day will be marked by an interesting ceremory, the presentation of Sheppard's oil portrait of George Keith Taylor, for a quarter of a century cierk of the court. Judge L. L. Lewis, former president of the court, will make the presentation, and Judge James Keith, present president of the tribunal, will probably make the acceptance.

Perhaps the most generally interesting matter expected to come before the court at this term is the prospective application of Charles R. Fishburne, of Roanoke, convicted of mansiaughter, for a writ of error. Fishburne was given a five-year term.

Manly Religion.

The big meeting for men at the Central Young Men's Christian Association this afternoon at 320 o'clock will be addressed by Dr. George J. Fisher, of Brook-

Daniel Did the Honors.

Daniel Did the Honors.

While in Washington the other day,
Governor Montague went upon the floor
of the United States Senate, and was
very cordially received by Senator Daniel,
who teek great interest in showing the
Governor around, and introducing mim to
his colleagues. The Governor spent the
time pleasantly, chatting with the senaters whom he met, and observing the
movements of the body to which he is
now aspiring.

As announced some time ago, Mr. A. E. White, a well known Virginia hotel man, will lease the Powhatan from the present lessee, Mr. R. E. Priddy, Mr. White is in the city and is preparing to reopen the hotel next Wednesday. The hostelry was closed recently, being used thereby as a lodging house since then. The new proprietor will make every effort to make the proporty profitable, and will bring to the task ripe experience and an excellent record as a manager of such enterprises.

"Baby Nose" Arrested.

Says Strode Will Win.

Hon. Bevorly R. Harrison, former member of the House from Amberst county, is in the city on private business. Mr. Harrison expresses the bellef that Mr. Aubrey E. Strode will be the next State senator from the Nineteenth District, composed of the counties of Amberst and Noison. Mr. Harrison also says that Governor Montague will make a fine run for ernor Montague will make a fine run for the state of the county. ernor Montagus will make a fine run fo the United States Senate in his county,

Notable Address Expected.

Farmer Koiner Has Grip.

Dr. Carter Helm Jones Here.



All Over the Country

is money in every sack of

DUNLOP PATENT FLOUR

It makes more bread, better bread and whiter bread than any other. You can make 320 one-pound loaves of delicious bread out of one barrel of Duniop Patent at a cost of \$7.00, the the state of t

DUNLOP MILLS, RICHMOND, VA.

## Henry S. Hutzler and Company, BANKERS AND BROKERS REAL ESTATE IN ALL BRANCHES

1013 East Main Street. Deposits of \$1 and upwards received and interest allowed thereon.

Loans Negotiated. Estates Managed. Realty Bought, Sold, Rented and Exchanged.

#### PRINCESS VICTORIA TO WED CROWN PRINCE

(By Associated Press.)
LONDON, Fel. 25.—The betrothal is officially announced to-night of Princess Victoria of Connaught to Prince Oscar, eldest son of the Crown Prince of Sweden and Norway. The announcement states that the engagement has the entire sales.

Personals and Briefs.

Mrs. Lowry, who fell from a street par on Thursday and received severe injuries, its reported as being worse. Mrs. Lowry & the wife of Stage Manager Hen Lowry of the Blour Chestre, who resides at No. 10d East

dren have been called to her bedside. Mrs. Dunkel has been in feeble health for some time.

The condition of the Rev. W. A. Laughen, neason of Epworth Methodist Church, who has been sick for the past week, with the respect to the constitutional Convention of 1901-62, Mrs. Rev. Dr. George Cooper Says:

To. W. L. Cobb, of Caroline, a member of the Constitutional Convention of 1901-62, Mrs. In the city yesterday.

Mr. and Mrs. Charles Pollard entertained the nembers of Fairmount Methodist choir Thursday night at their residence on Twentieth Sireel. Those present were Misses Mercy Lanc. Mable Pollard, Horiense Watkins, Mr. and Mrs. Raymond Carter, Mrs. James Willford, Mr. and Mrs. Lewis Gentry, 21r. and Mrs. Raymond Carter, Mrs. James Willford, Mr. and Mrs. C. Pollard, and Messrs. Wesley and Leonard Pollard, Frank Holland, John Lauchling, Thomas Morris and Rev. and Mrs. R. B. Scott.

Elaborate propagations are being made by the ladies of Fairmount Methodist. Episcopal Church for an oysier super juesday night, which will be given in the assemble of the well-bard propagations are being made by the ladies of Fairmount Methodist. Episcopal Church for an oysier super juesday night, which will be given in the assemble of the well-bard propagations are being made by the ladies of Fairmount Methodist. Episcopal Church for an oysier super juesday night, which will be given in the assemble of the well-bard propagations are being made by the ladies of Fairmount Methodist. Episcopal Church for an oysier super juesday night, which will be given in the assemble to the well-bard propagations are being made by the ladies of Fairmount Methodist. Episcopal Church for an oysier super juesday night, which will be given in high give in the assemble of the control of the church. The ladies hope to be well patronized. A piesanat evening and nessens being made by the ladies of Fairmount Methodist. Episcopal (Jues and Jues a

Mr. Dawson Talks.

Mr. Dawson Talks.

Mr. W. N. Dawson, a well known Democratic politician of Nelson county, is in the city and is registered at Murphy's. Mr. Dawson has been up to Washington for a few days and dropped by Richmond to visit some old friends, When asked concerning the political situation in Nelson, Mr. Dawson said he was certain the county would go for Martin, Swanson and Senator Bland Massia, Hesald also that Colonel Caton would get a majority for Lieutenant-Governor.

Says Strode Will Win.

The Richmond Art Club will close its February entertainments with one of remarkable interest. It will be in the nature of a fine lecture on Tuesday, February 28th, at 8 P. M. in the class room, delivered by the Rev. A. J. Van Ingelgem, of Staunton, on "The Italian Artists of the Trecento and Quattrocento, and Their Part in the Renaissance."

Commissioner of Agriculture G. W. Koiner was not able to accompany the lecture party making addresses before farmers' institute during the past three days, having just recovered from a spell of the grip. Its will join the party later in a series of institutes at Tidawater points.

Hev. Dr. Carter Heim Jones, of Louisville, after spending several days with his father, Dr. Jewell of the Company of the University of Viginia, where he preaches this morning and to-night.

# GEORGE S. BOUTWELL

GROTON, MASS., Feb. 25.-Former Governor George S. Boutwell is critically with pneumonia, and there is fear for the outcome, as he is eighty-six years of age. Mr. Boutwell has been a member of both branches of Congress and was Secretary of the Treasury during President Grant's first administration.

Aid Society Anniversary.

The Employes Mutual Ald Society of Miller & Rhouds is one year old this month. At the first annual meeting held

month. At the first annual meeting held a faw nights ago, the reports of the various officers showed the society to be in a very flourishing condition.

The object of this society is not only o give financial aid during sickness out death, but to cultivate a feeling of ellowship and sociability among its memers. To that end the officers of the solety are taking steps looking to the so-

The following persons were elected to serve as officers and directors for one year, the officers also serving as directors: President, Mr. W. C. Arsell; Vice-Prsident, Mr. R. Addison Lewis; Secretary and Treasurer, Mr. R. H. Wills; Directors, Mrs. Linton O. Miller, Mr. A. B. Laughon, Mr. George Slevert, Mrs. Geo. Snapper, Mr. Sol. Abbott, Miss Therese Comoli.

Spent Pleasant Evening.

A delightful evening was spent at the home of Mrs. Walters, No. 512 Reservoir Street, in honor of her daughter, Ruby, Games were played and refreshments

Among those present were Misses Luia Adams, Jessie Hendricks, Florence Garnett, Mary Andrews, Maud Sims, Ruby Walters, Carrie Adams and Annie Pond; Messrs. Leslie Williams, Joseph Williams, Willie Goode, George Goode, John Walters, Everett Baughan, Joseph Johnson, George O'Brien and James Edwards.

**Thoughts** 

Every man owes himself a good watch. Here are many of the best at moderate prices.

Have you seen the VERY THIN watches?

If not, we will be pleased to show them.



CHURCH NOTICES.

CHRISTIAN SCIENCE.
CHRISTIAN SCIENCE.
of Christ Science—First Church
of Christ, Scientist.—Services Sunday
morning 11 o'clock Subject, "Mun."
Wednesday evening 8:30. Reading room
open daily from 10 A. M. to 2 P. M. No.
700 East Main Street. All are welcome.

## CROKER SAYS HE WILL COME BACK AGAIN

(By Associated Press.)

NEW YORK, Feb. 25.—Richard Croker,
the former Tammany leader, who came
here three weeks ago to attend the fuhere three weeks ago to attend the fu-neral of bis son, Frank, who was killed in an automobile accident, sailed for Europe on the Campania. Mr. Croker set at rest the rumor that he never intended again to visit this country. On the con-trary, he declared that it was pleasant to look forward to again visiting New York, When he would return, however, he said he did not know.

Must Answer as to Income Commissioner of the Revenue Hawkin returning a number of blanks to tax because they are failing to answe

as to their income, The commissioner calls attention to the "Only one deduction of \$600 shall be made from the aggregate of any family, except that guardians may make a sep-arate deduction of \$000 in favor of each vard out of the income coming to said

Will Write About the University Dr. Thomas Nelson Page will have in the April Scribner an interesting article on the University of Virginia, with a number of illustrations by Guerin shownumber of illustrations by Guerin, showing the classical design adopted by
Thomas Jefferson. Mr. Page is an honored and loyal alumnus of the University
and is active in the movement to secure
an adequate endowment for the great
institution.

An Orator Chosen

Dr. Walter D. McCaw, of Washington, D. C., has been selected to deliver the annual address before the graduating class of the Medical College of Virginia on March 18th.



taken as part payment

Artistic Stieff.

Stieff.

EXTRA SELLING DATE—MARDI GRAS.
The Southern Railway has arranged to have Mardi Gras tickets to New Orleans, Mobile and Pensacola on sale February 28th, in addition to dates already advertised. This will give those who expect to attend these carnivals an additional twenty-four hours in any of the above cities. Get your tickets and have your Puliman reservations made at No. 810 East Main Street, No. 920 East Main Street, or Southern depot. For full particulars, call on or address,
C. W. WESTBURY, D. P. A.,
920 East Main St., Richmond, Va.

WINTER TOURIST RATES
VIA

THE ATLANTIC COAST LINE.
Winter tourist tickets are now on sale
to all Southers winter resorts via the
Atlantic Coast Line. This line is the
shortest, quickest and most elegantly
equipped between the North and South.
It offers to health and pleasure seekers
service equalled by none. You make no
changes to Florida resorts.
For full particulars apply to any agent
of the company, or
C. S. CAMPBELL.
Division Passenger Agent,
Richmond, Va. a

SEABOARD AIR LINE REDUCED RATES—\$28.75—NEW ORLEANS
AND RETURN.
The Seaboard will sell round trip tickets from Richmond to New Orleans, ascount of Marid Gras, at rate of one fare, plus 25 cents. Tickets on sale daily from afarch 1st to 8th, inclusive, limited to leave New Orleans, returning, not later than March 1th. By depositing ticket with special agent in New Orleans on or before March 1ith, and paying fee of 56 cents, tickets will be extended to loave New Orleans and to extended to loave New Orleans are stread to be present. Refreshments were served at a proposition of the trip and the sees and May Henderson, Minnie than March 1st, 1905.

The Seaboard has an exceptionally good schedule to New Orleans at any time not later, than March 25, 1905.

The Seaboard has an exceptionally good schedule to New Orleans. Leave Richmond 11 P. Mr. daily and arrive New Orleans of the Seaboard has an exceptionally good schedule to New Orleans at any time not later, than formation, call on or write to any Seaboard agent or H. S. LEARD.

Dist. Pass. Agt. City Ticket Agent, \$39 East Main Street.

'Phone '05.

#### NORFOLK NOT IN IT WITH RICHMONDERS

Crack Whist Players From Seaside City Roundly Beaten.

nel John Murphy, Messrs. F. A. Spence T. M. Rutherford, W. P. Wood, T. Poy ton Glies and David Edmond.

POPE URGES BISHOPS

TO SAFEGUARD RIGHTS ROME, Feb. 25.—The Pope will soon issue an encyclical to the Catholic bishops of the whole world, urging them to safe-guard their rights, which the Pontiff says have been encroached upon by prolates of lower rank in that which-regards the prerogative and, honors belonging only to the dignity of bishops.

Sir Henry Irving Improved.

Mother Goose Party.

Mother Goose Party.

One of the prettiest and most attractive church affairs was given Friday night at Belvidere Hall for the benefit of the organ fund of the Church of the Holy Comforter, "Mother Goose' being sung and personated by forty-six little children. All pronounced it a decided success, and in the near future a matthee will be given by request of the patrons.

Some of the characters were: Mother Googe, Emlly Marriott, Mistress Mary, Rosa Stone; Jack and Jill, Dorothy Jenkins and Philip Cottrell; Baa, Black Sheep, Marguerita Heindie, Sing a Song Six Pence, Clifton Courtney; Elizabeth Adams, Lucile Pelouze, Moklim Marriott were pages; there was a Crooked Man, Thomas Newell; Little Maid, Pretty Man, Cherence Wystt and Countess Heindie, there was an Old Woman, as I've heard tell, Ida Saunders; Little Bopeep, Essie Strallman; there was an Old Woman, as I've heard tell, Ida Saunders; Little Bopeep, Essies Strallman; there was an Old Woman, in Shoe, May Pertins, Bland, Strallman, Jenkins, Little Jack Horner, Hallowell Dickinson; Tom Piper Son, Robert Sydnor; Old King Cee, Fred Heacock, Tom Smith, Edwid Smith, Ben Cottrell; Simple Simon, George Newell, Charles Porkins; Bessie Brooks and Tommle Snooks, Adaialde Polouze, Philip Cottrell; Humpty Dumpty, Wray Heacock; Old Woman, Shall We Go-Shoaning Dorothy Leftwich, Walton Saunders; Queen of Hearts, Corrine Dickinson; Ashton Epps, Tom Newell, Reamon Britt, page; Ding, Dong, Bell, Clarence Wystt, Alywin Stunders; Taffy was a Welshman, Omerhundra; Little Tom Tucker, Gus Dickinson; the Man in Leather, Helen Brent, Strong Turpin; Little Boy Bluq, McKim Marriott; Little Miss Munfer, Charlotte Lyle, Jack Sprat and Wife, Dolly Adams, James Shunders; Hot Cross Buns, Hrivey Maupin; Hark, Dogs Do Bark, Wyatt Carneal, Violet Perkins; Wy Little Man Smith; As I Was Going Along, Along, Walton Saunders; When I Was Little Boy Smith.

Rev. Joel T. Tucker, of this city, has returned from New Kent county, where he went to officiate at the marriage of Miss Agnes R. Anderson and Mr. John H. Layton, which took place Wednesday afternoon at 1:34 o'clock in the home of the bride's father. Mr. Morton E. Anderson, near Dispatch, Va. Mr. Layton is formerly of Fredericksburg, but more

derson, near Dispaten, va. Air. Layon is formerly of Fredericksburg, but more recently of Newport News, where at both places he is well known.

The bride was handsomely gowned in a tailored suit of brown cloth, with hat and gloves to matchfil, and carried a Bible bound in white moire silk. The attraction were Misses Erman Smith and

E. Higgans.

The Fourth Anniversary

The Fourth Anniversary.

The Hannon Y celebrated their fourth anniversary at the home of Mrs. Jenks on Thursday night. A fine programme was rendered. Several violin soles and instrumental soles by Misses Brauer and Taylor and several bright recitations by little Miss Solvey. A fishing excursion was then introduced, which gave much amusement, as also did the cutting of the birthday cake, containing a ring, needle and coin. The rooms were beautifully decorated for the occasion. A full attendance of the Y's were present, and also many of their friends, to celebrate their anniversary. their anniversary.

Sunday School Teachers. Sunday School Teachers.
The Sunday School Institute, of Henrico, will be held in Grace Episcopal Church, on to-morrow at 8 o'clock P. M. Rev. G. Otis Meade will conduct the devotional services and papers will be read by Rev. Thomas Semmes and Rev. J. H. Dickerson, the former on "The Modern Forward Movement in Our Sunday Schools," the latter on "The Sunday School of a Fartor in Church Work." Matters of interest to the institute will be discussed and the roll of the schools will be called. Friends Surprised Them.

Mr. and Mrs. Lewis Gentry were the recipient of an enjoyable surprise party a few evenings ago in their beautiful new hour for the Yurnite. By their sound their surprise party a few evenings of the first sound their sound their sound their sound their sound their sound in a delightful manner, and the evening will long be membered by all who were fortunate to hop resent. Refreshments were served at the present were Misses Norma and Carrie Mills, Kate and May Harden.

FORTY-SEVENTH ANNUAL REPORT

#### OF THE EXECUTIVE COMMITTEE OF THE NORTHWESTERN MUTUAL LIFE INSURANCE

To the Members of the Company:

To the Members of the Company:

At the close of the year 1904, the forty-two life insurance compare reporting to the Insurance Department of the State of New York hat force more than five millions of polledes insuring an amount exceeding billions of dollars. In the great majority of cases these five millione policies and this vast amount of insurance represent the only provision which the policy-holder is making for his dependents, and, in very minstances, the only provision which it is in his power to make.

More than ever before the attention of the public is directed to subject of life insurance. In view of the magnitude of the interests volved it is not strange that the people should have a large and grow interest in an institution, which, more than any other, is responsible, only for the well-being of the family, but, to a rapidly-increasing ext for the protection of business interests. It is well for the community the business as a whole has been and is conducted with skill and fide. In no other line of business has the percentage of failure or been so small as has been the case with the life insurance of panies throughout their entire history. It is believed that as at preconducted and supervised, the failure of an old line life insurance of pany is impossible. A policy in any such company at present opera in this country is safe, and, if its conditions are compiled with on the tof the policy-holder, certain to be paid in strict accordance with its tell. of the policy-holder, certain to be paid in strict accordance with its tell.

We believe it to be the advantage of the business of life insurance a whole that public attention is being so generally directed to the subj. The companies have nothing to lose, but everything to gain from the rigid scrunity, the most thorough investigation and the widest public.

and if, in individual cases, erroneous practices have crept into the busing there is probably no more certain corrective than a thoroughly are and wisely directed public opinion.

This Company is conducting its business on the principle that we the work of a life insurance company is a beneficent one, the company a business institution, not a benevolent association, and that the interest of those already insured, the actual membership of the company, are put that to increase the business of the company to an extent and n rate of expense in any degree detrimental to the existing members would be subversive of correct principles of life underwriting; that cofficers of the company are employed and paid by the members of company to look after their interests and not the interests of the

munity as a whole.

The business of the Northwestern during 1904, as has been the in previous years, has been conducted along conservative lines, and is the results accomplished it is evident that people seeking life insur subject is entitled are convinced that their interests will be satisfacting subject is entitled are convinced that their interests will be satisfiated cared for by this Company. The results of the year's work are of suring magnitude when account is taken of the methods used and the expensively an entitle of the company's work signal and the expensively entitle of the company's work signal are yearly in the company's history.

Probably no other fact in a company's bistory.

Probably no other fact in a company's business is so potent in demining the cost of insurance to the policy-holder as the rate of expensively interest to the members. Perhaps a correct basis for independent of the second of the se

mpanies, such average rate being, during 1903 (the latest obtain 21.21 per cent, of the total income of the companies. The rat The rate for 1904 for this Company was 13.93 per cent. The raite of exmy for all companies for 1903 (21.21) was higher than for any other years the fast ten, as shown in the table below, while that of the Northweiwas the lowest for the whole period, with the exception of 1894, and C withstanding the unusually large business of 1904, still lower for that

All Companies, Northwest is well to keep in mind that this comparison is with all comp

ness, and but three companies in the entire list are caring for as la line of assets. The expenses of this Company would have been mater less but for the excessive taxation to which it has been subjected du the last few years, and which is considered in the above calculations.

Conducting the business along the conservative lines adopted and am-

to conducting the management, it has never been found necessary to affiliation with trust companies, or banks, or other financial institution or other financial institution or other forms of the company of the find available investments for the funds of the Company

tutions nor had any connection whatever, either as a company or the carry of its officers, with any other line of business. The entire attention of the officers of the Company has been confined to the business of Company, they believing that only by so doing could they perform full duty to the Company and permanently conserve the best interesc

a large increase in amount. The investments are of the same high that have characterized them from the inception of the Company, has always been the case, do not include any item of stocks or other has always been the case, do not include any term of stocks of other liar fluctuating securities. The assets consist of first mortgages, by loans on policies and real estate. It is an interesting fact that whill mortgage loans have always constituted a large proportion of the of the Northwestern, amounting to more than \$53.000,000 at the p time, the real estate acquired by foreclosure and now owned by the pany amounts to but \$2,522,526, or only 2.7 per cent, of the present an of loans. During the year but \$107,000 was acquired under foreclosure. rental. At the close of the year only 1.32 per cent, of the amount of in-2c earned on these mortgages during the year was due and unpaid. Morekearned on these mortgages during the year was due and unpaid. Mojek-loans have always been a favorite form of investment for trust function laws of some of the States prescribing them in many cases, but it Iso lieved that no institution has ever been able to make so favorable a ... So ing on such a volume of real estate mortgages as that set forth abound.

The bonds owned by this Company consist of United States loss
State, County and Municipal bonds and Railway Mortgage bonds 5c
amount to \$71,643,349.93, an increase for the year of \$4,174,987.50
at the close of the year there was no interest past due on any bo the entire list. The policy loans amount to \$16,555,450, an increase for the y average \$2,804,197. These loans are made to policy-holders without expendent of them and on the sole security of their policies and are at all times less need.

the cash value of the policies upon which the loans are made. The new business of the Company, while large in amount, amply of a secure the beneficial results incident to the inclusion of a requisit all the proper amount of new members, has been selected with the usual car results only as to conditions of health and location of the risks, but with the line of proper amount of new members, has been selected with the usual car results only as to conditions of health and location of the risks, but with the falle of permanenee. The excellent quality of the risks is sufficiently delanting strated by the fact that nearly 54 per cent. of the insurance put in force seet this. Company during its entire history, extending over forty-seven yeard per still in force on the books of the Company. This is a record which iclora is lieved to be unequalled in the history of life insurance in this country, which additional fact that during the year 1903, the report for which is the These received, this Company saved for its policy-holders 35 per cent, of the well as vision for mortality included in their premiums as compared with 17, the cert. saying represented by the average of all the companies furtalit is received, this Company saved for its policy-holders 35 per cent, of the west vision for mortality included in their premiums as compared with 17, the product vision for mortality included in their premiums as compared with 17, the product vision for mortality includes the save type of all the companies furstalk is sufficient evidence of the care exercised in the selection of risks of particle medical standpoint. These results have been made possible only in stalks hearty co-operation of the agents of the Company, who have consciently and earnestly assisted the management in every effort to maintain the oppositionally high standard which has always characterized its risks. In the deviation of dividend payments have increased during the year \$4,30,47 off the notwithstanding the large amount of surplus paid out to policy-holde policy the form of dividends the surplus held by the Company has increased confield the year \$1,662,014,86, the actual surplus earnings of the Company oped ear greater than in any previous year in its history.

greater than in any previous year in its history.

Any agent of this Company or any one representing or employed be more Company in any capacity, who shall pay or allow, or offer to pay or in three any rebate of premium, directly or indirectly, in any manner what will be immediately and permanently dismissed from the service bushels to two

Any of the following representatives of the Northwestern in Rick's will be pleased to show its rates, guarantees and dividends on any foliminate my stalk ELIAS BOTTIGHEIMER, STER,

ALBERT C. BRUCE, LITTLETON FITZGERALD, W. TAZEWELL FITZGERALD, JOSEPH W. HUNDLEY, JOHN G. MILLER. T. ARCHIBALD CARY,

General Agent for Virginia and North Carol Office No. 1201 Main Street.